

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
OLAH, MICHELLE,	§	CASE NO. 19-24140 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

**AMENDED NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
U.S. BANKRUPTCY COURT
600 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A video conference hearing will be held on March 18, 2021, at 9:00 a.m. before Judge Gregory L. Taddonio. All parties wishing to appear by video conference must register by submitting a video conference registration form via the link published on Judge Taddonio's website (which can be found at <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) no later than 4 p.m. on the business day prior to a scheduled hearing. All counsel and parties participating by video conference shall comply with Judge Taddonio's Modified Procedures for Remote Participation (effective October 1, 2020), (which can be found at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc-appearances.pdf>).

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/08/2021

By: /s/ Natalie Lutz Cardiello
Trustee

*Natalie Lutz Cardiello, Esquire
Bankruptcy Trustee
107 Huron Drive
Carnegie, PA 15106*

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	157,600.00
and approved disbursements of	\$	147,600.00
leaving a balance on hand of ¹	\$	10,000.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	M & T BANK	\$ 138,295.77	\$ 138,295.77	\$ 138,295.77	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 10,000.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 4,500.00	\$ 0.00	\$ 4,500.00
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 237.80	\$ 0.00	\$ 237.80

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 1,762.50	\$ 0.00	\$ 1,762.50

Total to be paid for chapter 7 administrative expenses \$ 6,500.30

Remaining Balance \$ 3,499.70

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 9,959.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 35.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	SEVENTH AVENUE	\$ 527.93	\$ 0.00	\$ 185.51
000002	AMERICAN EXPRESS NATIONAL BANK	\$ 2,155.70	\$ 0.00	\$ 757.50
000003	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 346.15	\$ 0.00	\$ 121.63
000004	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 6,124.89	\$ 0.00	\$ 2,152.24
000005	VERIZON	\$ 804.83	\$ 0.00	\$ 282.82

Total to be paid to timely general unsecured creditors	\$ <u>3,499.70</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Natalie Lutz Cardiello

*Natalie Lutz Cardiello, Esquire
Bankruptcy Trustee
107 Huron Drive
Carnegie, PA 15106*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Michelle Olah
Debtor

Case No. 19-24140-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 05, 2021

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db	++ Michelle Olah, 1700 Patrick Place, Apartment T20, South Park, PA 15129-9258
aty	+ Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
r	+ BK Global Real Estate Services and Exp Realty, LLC, 1653 McFarland Road, Pittsburgh, PA 15216-1810
15172698	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15145373	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15145375	+ Honorable Michael W. Thatcher, 343 Old Curry Hollow Road, Pittsburgh, PA 15236-4608
15145377	Matthew W. Pomy, Esquire, Weltman, Weinberg & Reis Co., LPA, 437 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842
15145378	+ North Shore Agency, PO Box 9205, Old Bethpage, NY 11804-9005

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15145374	+ Email/Text: ccusa@ccuhome.com	Feb 06 2021 05:17:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15145376	Email/Text: camanagement@mtb.com	Feb 06 2021 05:18:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15145379	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15176652	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15169360	+ Email/Text: bankruptcy@sccompanies.com	Feb 06 2021 05:19:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15145380	+ Email/Text: bankruptcy@sccompanies.com	Feb 06 2021 05:19:00	Seventh Avenue, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15145688	+ Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:56:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177444	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 06 2021 04:57:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: culy

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Date Rcvd: Feb 05, 2021

Form ID: pdf900

Total Noticed: 17

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
15145381	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15145382	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15145383	*+	Honorable Michael W. Thatcher, 343 Old Curry Hollow Road, Pittsburgh, PA 15236-4608
15145384	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15145385	*	Matthew W. Pomy, Esquire, Weltman, Weinberg & Reis Co., LPA, 437 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842
15145386	*+	North Shore Agency, PO Box 9205, Old Bethpage, NY 11804-9005
15145387	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15145388	*+	Seventh Avenue, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	on behalf of Attorney Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Michelle Olah rebeka@seelingerlaw.com

TOTAL: 6